

Amendments to the Claims:

The listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

Claims 1 – 2 (cancelled)

Claim 3 (previously presented): A payment system utilizing a card, which includes a microprocessor attached to the card with associated memory circuits for storage of program software and transactions, and which via a terminal can be supplied with an available and useable amount for a card user, from which reduction can be made via a payment terminal when the card is used as a means of payment, and that a unique card number for said card, together with a PIN code registered for the card, are transformed by means of the card microprocessor into a unique user certificate for each individual card, which is used for verification of the authority of the user, characterized in

that said card includes stored information relating to a maximum level of amount to which the card can be used without stating PIN code, and information relating to the maximum number of such transactions that can be performed without the card communicating and transferring information of executed transactions to the bank holding the account or similar party, such transactions being registered and stored in the memory circuits of the card with a corresponding reduction and storage of remaining available amount and remaining number of allowed executable transactions;

that said card when used in connection with payment terminals not communicating on-line performs storage of transaction data in the memory circuits of the card as well as in the payment terminal;

that said card, when inserted into a reading terminal having direct connection to the bank holding the account or similar party, performs transfer of stored transaction data in the card for registration/checking recorded transactions with said bank or similar party, and that preferably also at the same time limit values for total number of transactions allowed without stating PIN code, as well as maximum total amount limit for such transactions, are updated/restored;

and further characterized in that the following steps are performed through the payment system to facilitate transfer of an amount between two cards with use of a terminal included in the payment system, wherein:

as an initial step, a first card is placed in a terminal with input of type of transaction, PIN code and intended amount;

as a following step, verification is performed of the first card and PIN code, requested amount is reserved, and a time restricted certificate is created for the terminal used;

the second and receiving card is placed in the terminal within a predetermined time period with input of the PIN code for the second card, whereby the amount in question is transferred and registered as a completed transaction; and

should the second and receiving card not be placed in the terminal within said predetermined time period, the transaction is annulled as not completed.

Claim 4 (cancelled)

Claim 5 (previously presented): A payment system utilizing a card, which includes a microprocessor attached to the card with associated memory circuits for storage of program software and transactions, and which via a terminal can be supplied with an available and useable amount for a card user, from which reduction can be made via a payment terminal when the card is used as a means of payment, and that a unique card

number for said card, together with a PIN code registered for the card, are transformed by means of the card microprocessor into a unique user certificate for each individual card, which is used for verification of the authority of the user, characterized in

that said card includes stored information relating to a maximum level of amount to which the card can be used without stating PIN code, and information relating to the maximum number of such transactions that can be performed without the card communicating and transferring information of executed transactions to the bank holding the account or similar party, such transactions being registered and stored in the memory circuits of the card with a corresponding reduction and storage of remaining available amount and remaining number of allowed executable transactions;

that said card when used in connection with payment terminals not communicating on-line performs storage of transaction data in the memory circuits of the card as well as in the payment terminal;

that said card, when inserted into a reading terminal having direct connection to the bank holding the account or similar party, performs transfer of stored transaction data in the card for registration/checking recorded transactions with said bank or similar party, and that preferably also at the same time limit values for total number of transactions allowed without stating PIN code, as well as maximum total amount limit for such transactions, are updated/restored;

and further characterized in that the following steps are performed through the payment system to facilitate payment via Internet or similar network, wherein:

the card is placed in a card reader connected to a computer with related program software;

the program software used in a following step preferably is synchronized with the program software of a seller, with whom the computer is communicating;

the PIN code of the card is stated, and based on card data and PIN code an encoded certificate identifying the holder of the card is transferred to the seller;

the seller adds to received encoded certificate information relating to the actual amount to be charged to the buyer, and transfers this information to the account holding bank or similar party;

said account holding bank or similar party, after checking the authority of card holder and seller, issues a preliminary certificate (claim) relating to the transaction, which via the seller is transferred to the card holder;

the card holder from said certificate receives information concerning at least the amount in question, and the card holder in order to finalize the purchase directly to the account holding bank or similar party transfers received preliminary certificate verified as approved (a token); and

the account holding bank or similar party performs a checking operation relating to correspondence between earlier "claim" and received "token", and if correspondence is established on one hand reduces existing amount on the card, and on the other hand transfers a certificate to the seller, who is thereby credited the amount in question.

Claims 6 – 10 (cancelled)

Claim 11 (previously presented): A payment system utilizing a card, which includes a microprocessor attached to the card with associated memory circuits for storage of program software and transactions, and which via a terminal can be supplied with an available and useable amount for a card user, from which reduction can be made via a payment terminal when the card is used as a means of payment, and that a unique card number for said card, together with a PIN code registered for the card, are transformed by

means of the card microprocessor into a unique user certificate for each individual card, which is used for verification of the authority of the user, characterized in

that said card includes stored information relating to a maximum level of amount to which the card can be used without stating PIN code, and information relating to the maximum number of such transactions that can be performed without the card communicating and transferring information of executed transactions to the bank holding the account or similar party, such transactions being registered and stored in the memory circuits of the card with a corresponding reduction and storage of remaining available amount and remaining number of allowed executable transactions;

that said card when used in connection with payment terminals not communicating on-line performs storage of transaction data in the memory circuits of the card as well as in the payment terminal;

that said card, when inserted into a reading terminal having direct connection to the bank holding the account or similar party, performs transfer of stored transaction data in the card for registration/checking recorded transactions with said bank or similar party, and that preferably also at the same time limit values for total number of transactions allowed without stating PIN code, as well as maximum total amount limit for such transactions, are updated/restored;

and further characterized in that verification of the validity of a card also includes the step:

to check if the card has not been used during a predetermined period of time, e.g. 12 months, and at attempts to use such an unused card block and empty same of stored data and accessible program software.

Claim 12 (cancelled)